

Claims

1. A system for providing financial services and facilitating transactions among a user, a merchant and a financial institution comprising:

5 a user interface and at least one of the following financial services industry systems:

an interactive bill presentment and payment system accessible through the user interface;

a merchant payment processing system administered by the financial institution;

10 a credit and debit system administered by the financial institution;

a home-banking system;

and a processor for receiving data from the user interface and translating the data into a form usable by at least one of the interactive bill presentment and payment system; the merchant payment processing system; the multi-function financial

15 services system and/or the credit and debit system;

wherein the user interface comprises a television.

2. The system of claim 1 wherein the user interface further comprises a control unit having an input device.

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3. The system of claim 1 wherein the television is a cable television and the system further comprises a cable television combiner for providing television services to the television.

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4. The system of claim 1 wherein the processor is located at the site of the television.

5. The system of claim 1 wherein the processor is located at a financial services institution server site.

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6. The system of claim 1 wherein the processor is part of a server maintained by a financial services institution.

7. The system of claim 3 wherein the processor is part of a server maintained by a cable television provider.

5 8. The system of claim 1 further comprising a merchant site.

9. A method for providing financial services and facilitating transactions among a user, a merchant and a financial institution comprising:

10 providing a user interface that allows a user to access and at least one of the following financial services industry systems:

an interactive bill presentment and payment system accessible through the user interface;

a merchant payment processing system administered by the financial institution;

15 a credit and debit system administered by the financial institution;

a home-banking system;

providing a processor for receiving data from the user interface and translating the data into a form usable by at least one of the interactive bill presentment and payment system; the merchant payment processing system; the multi-function

20 financial services system and/or the credit and debit system;

wherein the user interface comprises a television.

10. The method of claim 9 wherein the method further comprises providing cable television service to the user.

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